

Credit Assessment Preparation

Obtaining and Using Credit

Keynote and Links

- Vocabulary
- The 3 C's of Credit
- Benefits/Cautions of using Credit
- Users and Obtaining Credit
- Types of Credit
- Bankruptcy Chapter 7 and 13
- Credit Report/Score
- Credit History

The Uses of Credit

Fundamentals of Credit Keynote, Auto Loan Keynote, Home Loan Keynote, Student Loan Keynote and Links

Credit Cards

Bank Cards/Store Cards/Student Cards - Characteristics/Differences/Vocabulary
Know what your signing - Credit Terms/Conditions, Benefits of Credit Cards, Credit Card Fees, and the Credit Card Statement

Using the Credit Card Responsibly and to avoid interest

Installment Loans

Vocabulary from Each Installment Loan - **Home, Auto, Student**
Elements of the Installment Loan Payment - (Principal, Interest, Maturity Value, etc...)

Home Loan Characteristics

Auto Loan Characteristics

Student Loan/Paying for College Characteristics

Decision Making with each loan. - Reasoning and Explanation.

*******Use all assignments, Everfi's, feedback, and activities performed during the credit unit.**